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LAURA WILLIAMS

2010 APR -6 AM 9:35

CLERK U.S. DISTRICT COURT
CENTRAL DIST. OF CALIF.
LOS ANGELES

BY _____

5
6 UNITED STATES DISTRICT COURT
7 CENTRAL DISTRICT OF CALIFORNIA
WESTERN DIVISION

8 LAURA WILLIAMS,) Case No: CV10 2479 AGR
9 Plaintiff,)
10 v.) COMPLAINT AND DEMAND FOR
11 NATIONAL ATTORNEY COLLECTION) JURY TRIAL
12 SERVICES, INC.,)
13 Defendant.) (Unlawful Debt Collection Practices)

14 VERIFIED COMPLAINT

15 LAURA WILLIAMS (Plaintiff), by her attorneys, KROHN & MOSS, LTD., alleges the
16 following against NATIONAL ATTORNEY COLLECTION SERVICES, INC., (Defendant):

17 **INTRODUCTION**

- 18 1 Count I of Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, *15*
U.S.C. *1692 et seq.* (FDCPA).
19
20 2 Count II of the Plaintiff's Complaint is based on Rosenthal Fair Debt Collection
Practices Act, *Cal. Civ. Code §1788 et seq.* (RFDCPA).

21
22 **JURISDICTION AND VENUE**

- 23 3. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such
actions may be brought and heard before "any appropriate United States district court

- 1 without regard to the amount in controversy," and 28 U.S.C. 1337 grants this court
2 supplemental jurisdiction over the state claims contained therein.
3 Defendant conducts business and is located in the state of California, and therefore,
4 personal jurisdiction is established
5 Venue is proper pursuant to 28 U.S.C. 1331(b)(1).
6 Declaratory relief is available pursuant to 28 U.S.C. 2201 and 2202.

7 **PARTIES**

- 8 Plaintiff is a natural person residing in Wayne County, Michigan.
9 Plaintiff is a consumer as that term is defined by 15 U.S.C. 1692a(3), and according to
10 Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5)
11 and Cal. Civ. Code § 1788.2(h).
12 Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6) and Cal. Civ
13 Code § 1788.2(c), and sought to collect a consumer debt from Plaintiff.
14 Defendant is a national company with its headquarters in North Hollywood, Los Angeles
15 County, California.
16 Defendant acted through its agents, employees, officers, members, directors, heirs,
17 successors, assigns, principals, trustees, sureties, subrogees, representatives, and
18 insurers.

19 **FACTUAL ALLEGATIONS**

- 20 12. The amount of the alleged debt is six-hundred and seventy-three dollars (\$673.00)
21 13. Defendant constantly and continuously places collection calls to Plaintiff seeking and
22 demanding payment for an alleged debt.
23 14. Defendant contacts Plaintiff from telephone number (877) 202-5736 seeking and
24 demanding payment for an alleged debt.
25

15. A representative for Defendant talked to Plaintiff in an abusive and harassing manner. Defendant's representative told Plaintiff that if she did not pay the alleged debt than she would be in even more trouble than she is in now and would have to take check cashing classes.

COUNT I
DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

16. Defendant violated the FDCPA based on the following:

- a. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt.
 - b. Defendant violated §1692d(2) of the FDCPA by using abusive language when speaking to Plaintiff.
 - c. Defendant violated §1692d(5) of the FDCPA by causing a telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.

WHEREFORE, Plaintiff, LAURA WILLIAMS, respectfully requests judgment be entered against Defendant, NATIONAL ATTORNEY COLLECTION SERVICES, INC., for the following:

17 Declaratory judgment that Defendant's conduct violated the Fair Debt Collection Practices Act,

18. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, 15
U.S.C. 1692k.

19. Actual damages.

20. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act,
15 U.S.C. 1692k

21. Any other relief that this Honorable Court deems appropriate.

COUNT II
**DEFENDANT VIOLATED THE ROSENTHAL FAIR DEBT COLLECTION
PRACTICES ACT**

22. Plaintiff repeats and realleges all of the allegations in Count I of Plaintiff's Complaint as the allegations in Count II of Plaintiff's Complaint.

23. Defendant violated the RFDCPA based on the following:

- a. Defendant violated §1788.11(d) of the RFDCPA by causing Plaintiff's telephone to ring repeatedly and continuously so as to annoy Plaintiff.
 - b. Defendant violated §1788.11(e) of the RFDCPA by placing collection calls to Plaintiff with such frequency that was unreasonable and constituted harassment.
 - c. Defendant violated the §1788.17 of the RFDCPA by continuously failing to comply with the statutory regulations contained within the FDCPA, 15 U.S.C. § 1692 et seq.

WHEREFORE, Plaintiff, LAURA WILLIAMS, respectfully requests judgment be

entered against Defendant, NATIONAL ATTORNEY COLLECTION SERVICES, INC., for the following:

24. Declaratory judgment that Defendant's conduct violated the Rosenthal Fair Debt Collection Practices Act,
 25. Statutory damages of \$1000.00 pursuant to the Rosenthal Fair Debt Collection Practices Act, *Cal. Civ. Code § 1788.30(b)*,
 26. Actual damages,
 27. Costs and reasonable attorneys' fees pursuant to the Rosenthal Fair Debt Collection Practices Act, *Cal. Civ. Code § 1788.30(c)*, and
 28. Any other relief that this Honorable Court deems appropriate.

1
2 **DEMAND FOR JURY TRIAL**
3
4

5
6 PLEASE TAKE NOTICE that Plaintiff, LAURA WILLIAMS, demands a jury trial in
7 this case.
8
9

10 RESPECTFULLY SUBMITTED,
11

12 DATED: 3-31-10

13 KROHN & MOSS, LTD.

14 By: _____

15 
16 G. Thomas Martin III
17 Attorney for Plaintiff
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3 **VERIFICATION OF COMPLAINT AND CERTIFICATION'**

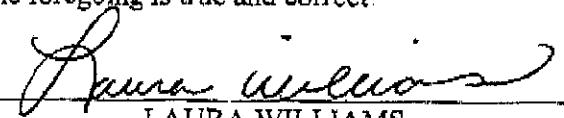
4 STATE OF MICHIGAN

5 Plaintiff, LAURA WILLIAMS, states as follows:

- 6 1. I am the Plaintiff in this civil proceeding.
7 2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe
8 that all of the facts contained in it are true, to the best of my knowledge, information
9 and belief formed after reasonable inquiry.
10 3. I believe that this civil Complaint is well grounded in fact and warranted by existing
11 law or by a good faith argument for the extension, modification or reversal of existing
12 law.
13 4. I believe that this civil Complaint is not interposed for any improper purpose, such as
14 to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a
needless increase in the cost of litigation to any Defendant(s), named in the
Complaint.
15 5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
16 6. Each and every exhibit I have provided to my attorneys which has been attached to
this Complaint is a true and correct copy of the original.
17 7. Except for clearly indicated redactions made by my attorneys where appropriate, I
have not altered, changed, modified or fabricated these exhibits, except that some of
the attached exhibits may contain some of my own handwritten notations.

18 Pursuant to 28 U.S.C. § 1746(2), I, LAURA WILLIAMS, hereby declare (or certify,
19 verify or state) under penalty of perjury that the foregoing is true and correct.

20 DATE: 02/09/2010

21 
22 LAURA WILLIAMS

23

24

25

NAME, ADDRESS & TELEPHONE NUMBER OF ATTORNEY(S) FOR OR PLAINTIFF
OR DEFENDANT IF PLAINTIFF OR DEFENDANT IS PRO PER

ATTORNEYS FOR:

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

LAURA WILLIAMS Plaintiff(s), V NATIONAL ATTORNEY COLLECTION SERVICES, INC. Defendant(s)	CASE NUMBER CV10- 2479 AGR STATEMENT OF CONSENT TO PROCEED BEFORE A UNITED STATES MAGISTRATE JUDGE (For use in Magistrate Judge Civil Consent Pilot Project Cases only)
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**THIS FORM SHALL BE USED ONLY FOR CASES IN WHICH A MAGISTRATE JUDGE IS
INITIALLY ASSIGNED PURSUANT TO LOCAL RULE 73-2**

All parties to the above-captioned civil matter are to check one of the two following options and file this document with the Clerk's Office:

- In accordance with the provisions of 28 U.S.C. § 636(C) and F.R.Civ.P. 73(b), the party or parties listed below to the above-captioned civil matter hereby waive their right to proceed before a District Judge and Consent to have the assigned Magistrate Judge Alicia G Rosenberg conduct all further proceedings in the case, including trial and entry of final judgment.
 Any appeal from a judgment of the assigned Magistrate Judge shall be taken to the United States Court of Appeals in the same manner as an appeal from any other judgment of the District Court in accordance with 28 U.S.C. § 636(c)(3)
- The party or parties listed below to the above-captioned civil matter Do Not Consent to proceed before the assigned Magistrate Judge Alicia G Rosenberg

The party or parties listed below acknowledge that they are free to withhold consent without adverse substantive consequences.

Name of Counsel (OR Party if Pro Per)

Signature and date

Counsel for (Name Parties)

_____ _____ _____ _____	_____ _____ _____ _____	_____ _____ _____ _____
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- Check this box if all parties have consented to proceed before the assigned Magistrate Judge

NOTICE TO COUNSEL FROM CLERK

All parties having consented to proceed before the assigned magistrate judge, this case will remain assigned to United States Magistrate Judge Alicia G. Rosenberg for all further proceedings.

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

LAURA WILLIAMS v. NATIONAL ATTORNEY COLLECTION SERVICES, INC.	CASE NUMBER CV10 2479 AGR SUMMONS
PLAINTIFF(S) DEFENDANT(S).	

TO: DEFENDANT(S): NATIONAL ATTORNEY COLLECTION SERVICES, INC.

A lawsuit has been filed against you:

Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached complaint amended complaint counterclaim cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, G. Thomas Martin, III, whose address is Krohn & Moss, Ltd.; 10474 Santa Monica Blvd., Suite 401; Los Angeles, CA 90025. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

Clerk, U.S. District Court

APR - 6 2010

Dated: _____

By: _____

Deputy Clerk

(*Seal of the Court*)

CHRISTOPHER POWERS

SEAL

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3)]

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if you are representing yourself <input type="checkbox"/>) LAURA WILLIAMS	DEFENDANTS NATIONAL ATTORNEY COLLECTION SERVICES, INC.				
(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same) Krohn & Moss, Ltd ; G Thomas Martin, III, Esq 10474 Santa Monica Blvd., Suite 401; Los Angeles, CA 90025 (323) 988-2400					
II. BASIS OF JURISDICTION (Place an X in one box only)	III CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only (Place an X in one box for plaintiff and one for defendant)				
<input type="checkbox"/> 1 U.S. Government Plaintiff <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)	Citizen of This State PIF DEF <input type="checkbox"/> 1 <input type="checkbox"/> 1 Incorporated or Principal Place of Business in this State PIF DEF <input type="checkbox"/> 4				
<input type="checkbox"/> 2 U.S. Government Defendant <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Another State PIF DEF <input type="checkbox"/> 2 <input type="checkbox"/> 2 Incorporated and Principal Place of Business in Another State PIF DEF <input type="checkbox"/> 5				
	Citizen or Subject of a Foreign Country PIF DEF <input type="checkbox"/> 3 <input type="checkbox"/> 3 Foreign Nation PIF DEF <input type="checkbox"/> 6 <input type="checkbox"/> 6				
IV. ORIGIN (Place an X in one box only)					
<input checked="" type="checkbox"/> 1 Original <input type="checkbox"/> 2 Removed from State Court <input type="checkbox"/> 3 Remanded from Appellate Court <input type="checkbox"/> 4 Reinstated or Reopened <input type="checkbox"/> 5 Transferred from another district (specify): <input type="checkbox"/> 6 Multi-District Litigation <input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judge					
V REQUESTED IN COMPLAINT: JURY DEMAND: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (Check 'Yes' only if demanded in complaint) CLASS ACTION under F.R.C.P. 23: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No MONEY DEMANDED IN COMPLAINT: \$ _____					
VI. CAUSE OF ACTION (Cite the U.S. Civil Statute under which you are filing and write a brief statement of cause Do not cite jurisdictional statutes unless diversity) 15 USC 1692 et seq.; Unlawful and Abusive Debt Collection Practices					
VII. NATURE OF SUIT (Place an X in one box only.)					
OTHER STATUTES <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/ Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Act <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Info Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes	CONTRACT <input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loan (Excl Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	TORTS PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Fed. Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability BANKRUPTCY <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 American with Disabilities - Employment <input type="checkbox"/> 446 American with Disabilities - Other IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus-Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	TORTS PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage <input type="checkbox"/> 390 Product Liability BANKRUPTCY <input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 American with Disabilities - Employment <input type="checkbox"/> 446 American with Disabilities - Other IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus-Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus/ Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition FORFEITURE / PENALTY <input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs <input type="checkbox"/> 660 Occupational Safety /Health <input type="checkbox"/> 690 Other	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt Relations <input type="checkbox"/> 730 Labor/Mgmt Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl Ret Inc Security Act PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWV (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RS1 (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS-Third Party 26 USC 7609

FOR OFFICE USE ONLY: Case Number: _____

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW

UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA
CIVIL COVER SHEET

VIII(a). **IDENTICAL CASES:** Has this action been previously filed in this court and dismissed, remanded or closed? No Yes
If yes, list case number(s): _____

VIII(b). **RELATED CASES:** Have any cases been previously filed in this court that are related to the present case? No Yes
If yes, list case number(s): _____

Civil cases are deemed related if a previously filed case and the present case:

- (Check all boxes that apply) A Arise from the same or closely related transactions, happenings, or events; or
 B Call for determination of the same or substantially related or similar questions of law and fact; or
 C For other reasons would entail substantial duplication of labor if heard by different judges; or
 D Involve the same patent, trademark or copyright, and one of the factors identified above in a b or c also is present

IX. VENUE: (When completing the following information, use an additional sheet if necessary)

(a) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named plaintiff resides
 Check here if the government, its agencies or employees is a named plaintiff. If this box is checked, go to item (b).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
	Michigan

(b) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH named defendant resides
 Check here if the government, its agencies or employees is a named defendant. If this box is checked, go to item (c).

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

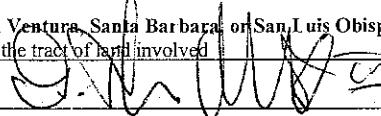
(c) List the County in this District; California County outside of this District; State if other than California; or Foreign Country, in which EACH claim arose.

Note: In land condemnation cases, use the location of the tract of land involved.

County in this District:*	California County outside of this District; State, if other than California; or Foreign Country
Los Angeles County	

* Los Angeles, Orange, San Bernardino, Riverside, Ventura, Santa Barbara, or San Luis Obispo Counties

Note: In land condemnation cases, use the location of the tract of land involved

X SIGNATURE OF ATTORNEY (OR PRO PER): 

Date

3/30/10

Notice to Counsel/Parties: The CV-71 (JS-44) Civil Cover Sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form, approved by the Judicial Conference of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed but is used by the Clerk of the Court for the purpose of statistics, venue and initiating the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)

Key to Statistical codes relating to Social Security Cases:

Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program (42 U.S.C. 1935FF(b))
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969 (30 U.S.C. 923)
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability (42 U.S.C. 405(g))
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended (42 U.S.C. 405(g))
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended (42 U.S.C. (g))